

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SUSAN M. BABJAK

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-20288 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/29/2016 and confirmed on 4/18/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		112,384.33
Less Refunds to Debtor	13,967.96	
TOTAL AMOUNT OF PLAN FUND		98,416.37

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,550.15	
Trustee Fee	5,235.56	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		12,785.71

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	17,024.53	17,024.53	0.00	17,024.53
	Acct: 4707				
	MIDFIRST BANK SSB*	5,091.66	5,091.66	0.00	5,091.66
	Acct: 4707				
	MIDFIRST BANK SSB*	0.00	25,803.04	0.00	25,803.04
	Acct: 4707				
	MIDFIRST BANK SSB*	667.49	667.49	0.00	667.49
	Acct: 4707				
	MUNICIPAL AUTHORITY OF BORO OF WE	0.00	0.00	0.00	0.00
	Acct: 0001				
	INTERNAL REVENUE SERVICE*	24,756.67	24,756.67	2,394.33	27,151.00
	Acct: 1776				
	US DEPARTMENT OF HUD**	3,800.40	3,800.40	0.00	3,800.40
	Acct: 1574				
					79,538.12

Priority					
	RODNEY D SHEPHERD ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SUSAN M. BABJAK	0.00	0.00	0.00	0.00
	Acct:				
	SUSAN M. BABJAK	13,967.96	13,967.96	0.00	0.00
	Acct:				
	LAW OFFICES OF RODNEY SHEPHERD	0.00	0.00	0.00	0.00
	Acct:				
	RODNEY D SHEPHERD ESQ	3,000.00	3,000.00	0.00	0.00
	Acct:				
	RODNEY D SHEPHERD ESQ	4,550.15	4,550.15	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2-18				
	INTERNAL REVENUE SERVICE*	939.00	939.00	0.00	939.00
	Acct: 2763				
	WEST VIEW BOROUGH (EIT)	0.00	0.00	0.00	0.00
	Acct:				
	CLERK, U S BANKRUPTCY COURT	310.00	310.00	0.00	310.00
	Acct: XXXXXXXXX TPA				

16-20288 TPA

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					1,249.00
<hr/>					
Unsecured					
	ECMC(*)	2,643.24	2,643.24	657.09	3,300.33
	Acct: 2763				
	DUQUESNE LIGHT COMPANY*	412.27	412.27	0.00	412.27
	Acct: 2763				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct: 2763				
	MASSEYS	547.17	547.17	0.00	547.17
	Acct: 3A2Y				
	GINNYS	281.30	281.30	0.00	281.30
	Acct: 8630				
	COUNTRY DOOR	85.13	85.13	0.00	85.13
	Acct: 8530				
	SEVENTH AVENUE	217.34	217.34	0.00	217.34
	Acct: 8570				
	PEOPLES NATURAL GAS CO LLC - EQUIT	701.43	0.00	0.00	0.00
	Acct: 4863				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 4,843.54
TOTAL PAID TO CREDITORS					85,630.66
<hr/>					
TOTAL CLAIMED					
PRIORITY		1,249.00			
SECURED		51,340.75			
UNSECURED		4,887.88			

Date: 02/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

SUSAN M. BABJAK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-20288 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Susan M. Babjak
Debtor

Case No. 16-20288-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 23, 2021

User: agro
Form ID: pdf900

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2021:

Recip ID	Recipient Name and Address
db	+ Susan M. Babjak, 134 Mt. Vernon Avenue, Pittsburgh, PA 15229-1929
sp	+ Berger And Green, 800 Waterfront Drive, Pittsburgh, PA 15222-4755
sp	+ Cynthia C. Berger, 800 Waterfront Drive, Pittsburgh, PA 15222-4755
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ United States of America, Department of Housing an, c/o U.S. Attorney's Office, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
14171773	CitiMortgage, P.O. Box 689196, Des Moines, IA 50368-9196
14213926	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14171776	Educational Credit Management Corp., Lockbox 8890, P.O. Box 16478, Saint Paul, MN 55116-0478
14917762	+ MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14171777	Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760
14171778	West View Authority, Waste Water Department, P.O. Box 97208, Pittsburgh, PA 15229-0208
14171779	+ West View Borough, c/o Cathy Mann, Assistant Treasurer, 441 Perry Highway, Pittsburgh, PA 15229-1818

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14171773	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2021 02:41:44	CitiMortgage, P.O. Box 689196, Des Moines, IA 50368-9196
14241138	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2021 02:45:20	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971
14232435	+ Email/Text: bankruptcy@sccompanies.com	Feb 24 2021 03:22:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14173503	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 24 2021 03:19:00	Department of the Treasury, Internal Revenue Service, 1000 Liberty Avenue, Stop 711 B, Pittsburgh, PA 15222-4107
14171775	Email/Text: kbarkley@bernsteinlaw.com	Feb 24 2021 03:22:00	Duquesne Light, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0001
14241441	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 24 2021 03:22:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14232434	+ Email/Text: bankruptcy@sccompanies.com	Feb 24 2021 03:22:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14228663	+ Email/Text: bankruptcy@sccompanies.com	Feb 24 2021 03:18:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14232436	+ Email/Text: bankruptcy@sccompanies.com	Feb 24 2021 03:22:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14174772	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Feb 24 2021 02:41:36	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington,

District/off: 0315-2
Date Rcvd: Feb 23, 2021

User: agro
Form ID: pdf900

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Total Noticed: 20

DC 20410-0002

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CitiMortgage, INC.
cr		Duquesne Light Company
cr		Midland Mortgage as servicer for MIDFIRST BANK
cr	*+	MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14171774	*	Department of the Treasury, Internal Revenue Service, P.O. Box 37004, Hartford, CT 06176-7004
14173504	*+	Internal Revenue Service, P.O. Box 37004, Hartford, CT 06176-7004
14241138	##	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971

TOTAL: 3 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Midland Mortgage as servicer for MIDFIRST BANK bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Jill Locnikar	on behalf of Creditor United States of America Department of Housing and Urban Development jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Joseph P. Schalk	on behalf of Creditor CitiMortgage INC. jschalk@barley.com, sromig@barley.com
Mario J. Hanyon	on behalf of Creditor CitiMortgage INC. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Rodney D. Shepherd	on behalf of Debtor Susan M. Babjak rodsheph@cs.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	

District/off: 0315-2

User: agro

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Date Rcvd: Feb 23, 2021

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on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 10